

September 2022



## Welcome to the latest IT Club Newsletter!

We are well into autumn now which is rather a relief after the very hot summer.

The theme of this month's newsletter is reducing costs. The internet can really help (if you know where to go) and below there are links to many of the useful websites.

Recently we used a comparison website for car insurance and saved over £200 on the annual payment - definitely worth a little effort.



The death of Queen Elizabeth II was a momentous and historic event and in newsletter below there are links to various websites which commemorate the occasion.

The picture is the Queen at the Epsom Derby.

There is quite a lot of information here, if you want more detail on any topic, or would like a new topic covered, just let me know at [steven.p.dow@me.com](mailto:steven.p.dow@me.com).

We have requests to send this news sheet to other people so you can either send their email address to me or you can simply email them this pdf.

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## Information

Our website is here : <https://ageconcernepsom.org.uk>

The coronavirus update is here: <https://ageconcernepsom.org.uk/coronavirus-update/>

If you have IT problems you can still get telephone help by ringing our office on **01372 732456** between the hours of 9.30 – 1.00, Monday to Friday. An IT volunteer will then ring you back and hopefully solve your problem.

To keep up to date with Age Concern Epsom & Ewell's news and events please sign up to our charity newsletter. <https://ageconcernepsom.us11.list-manage.com/subscribe?u=72744b5e62d99b468ae2072a4&id=9b7e38510d>

All the previous newsheets have been put on the Epsom and Ewell Age Concern website and can be accessed here:

<https://ageconcernepsom.org.uk/about-us/newsletters/it-newsletters/>

## Useful Links

Government advice: <https://www.gov.uk/coronavirus>

Age UK: <https://www.ageuk.org.uk/information-advice/coronavirus/>

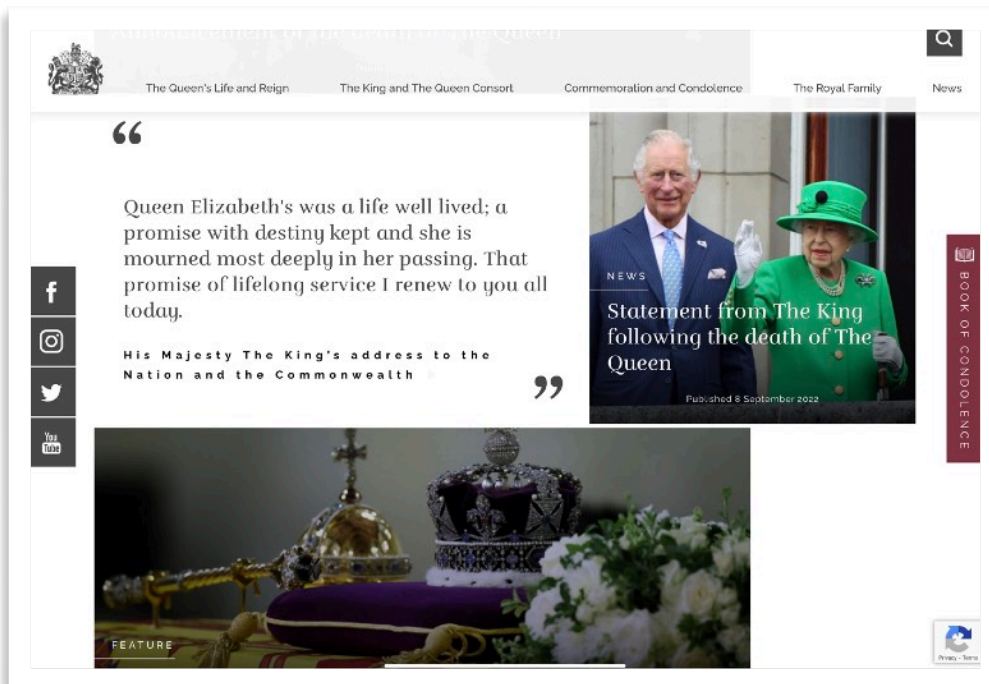
The NHS has lots of information: <https://www.nhs.uk/conditions/coronavirus-covid-19/>

111 phone line website: <https://111.nhs.uk>

Livi information: <https://www.livi.co.uk>

# Queen Elizabeth II

The last 2 weeks have been momentous and really quite unforgettable.



The Royal Family has a website which is well worth a visit here:

<https://www.royal.uk>

It has the definitive line of succession too:

## The line of Succession

### SOVEREIGN

1. The Prince of Wales
2. Prince George of Wales
3. Princess Charlotte of Wales
4. Prince Louis of Wales
5. The Duke of Sussex
6. Master Archie Mountbatten-Windsor
7. Miss Lilibet Mountbatten-Windsor
8. The Duke of York
9. Princess Beatrice, Mrs. Edoardo Mapelli Mozzi
10. Miss Sienna Mapelli Mozzi
11. Princess Eugenie, Mrs. Jack Brooksbank
12. Master August Brooksbank
13. The Earl of Wessex
14. Viscount Severn
15. The Lady Louise Mountbatten-Windsor
16. The Princess Royal
17. Mr. Peter Phillips

You can also sign a book of condolence. Click on the red BOOK OF CONDOLENCE tab on the right of the website.


A screenshot of the Royal Family website's condolence message form. The form is titled "Please send your message of condolence using this form". Below the title, it states: "A selection of messages will be passed onto members of the Royal Family, and may be held in the Royal Archives for posterity." The form includes fields for "Name", "Email", "Location", and "Message". There is also a "Share this form" section with social media icons for Facebook and Twitter, and a "Preview" button. A small image of the Queen is visible in the top left corner of the form.

The BBC (and the other TV stations) did a fantastic job of covering the whole period from the Queen's death to the final service at Winchester.

If you would like to re-live some of the moments or see events you may have missed, a good place to start is the BBC website.

[https://www.bbc.co.uk/news/uk/the\\_queen](https://www.bbc.co.uk/news/uk/the_queen)

### Queen Elizabeth II




**Extraordinary photos from the Queen's funeral**

For one day, the nation stood still and said goodbye

In living rooms and parks, pubs and town squares, people marked the Queen's funeral in their own way.


1d | UK



**Nation pays final farewell to Queen Elizabeth II**

King Charles led other royals in a sombre procession behind his mother's coffin to its final resting place.

1d | UK




**Queen's name inscribed on family chapel stone**

The late monarch was laid to rest with her husband, the Duke of Edinburgh, in Windsor on Monday.

2h | UK


- Queen's funeral watched by 28 million in UK
- Obituary: A long life marked by a sense of duty



**This was history - solemn, spectacular and intense**

An era was ending right before our eyes, writes Sean Coughlan, who was inside Westminster Abbey.

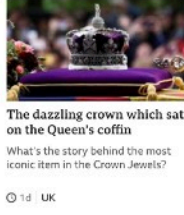
1d | UK



**The dazzling crown which sat on the Queen's coffin**

What's the story behind the most iconic item in the Crown Jewels?

1d | UK




**Obituary: A long life marked by a sense of duty**


The long reign of Queen Elizabeth II was marked by her strong sense of duty.

8 September 2022 | UK


### Funeral of Queen Elizabeth II




**What is a state funeral? Where is the Queen buried?**




**Who was at the Queen's funeral - and who was not?**



**The symbolism of Her Majesty's colourful wreath**



**How the world watched the Queen's funeral**



**Jewellery, a piper and a pony - personal moments**

YouTube search results for "elizabeth funeral".

**Top news**

- Queen Elizabeth II Funeral: royal family say final goodbye**  
9.7M views · 1 day ago  
Channel 4 News
- The Queen laid to rest by her family**  
25.97 views · 1 day ago  
The Guardian
- Queen Elizabeth's coffin lowered into royal vault, concluding her final service**  
508K views · 1 day ago  
Guardian News
- Queen Elizabeth's funeral: how the day unfolded**  
95K views · 1 day ago  
Guardian News

**Queen Elizabeth II's funeral - 9/19 (FULL LIVE STREAM)**  
396K views · Streamed 1 day ago  
Washington Post

**Prince George and Princess Charlotte the youngest at Queen's funeral**  
319K views · 1 day ago  
Guardian News

**CBC News: The National | Queen Elizabeth's funeral**  
30K views · 1 day ago  
CBC News: The National

Youtube has a huge number of videos available:

[https://www.youtube.com/results?search\\_query=elizabeth+funeral](https://www.youtube.com/results?search_query=elizabeth+funeral)



## Reducing costs

With inflation and general turmoil it is worth looking at saving money, or at least reducing household costs.

Which? Has some useful information:

<https://www.which.co.uk/news/article/how-to-save-money-on-your-household-bills-aiTGN6b5jZ2N>

### 17 ways to save money on your household bills and living costs in 2022

Expert advice on cutting your fuel usage, food costs, energy bills and more

2 Sep 2022



W? Which? Team

Life is getting more expensive for all of us at the minute, and rising living costs are a concern for households across the country.

The cost of living has surged at its fastest pace in almost 40 years, with inflation - the rate at which prices are rising - hitting [10.1% in July](#).

With interest rates also having been [increased in August](#), record fuel prices and another hike to the [energy price cap](#) on the horizon, a team of Which? experts have answered 17 key questions on how you can cut your household expenses this year.

#### More on this

- > Energy price rises and supplier failures
- > How to save money at the supermarket
- > Money-saving driving tips

GH FOOD BEAUTY FASHION GH 100 NEWSLETTER Q UK

Consumer Advice > Money

## 25 easy money-saving tips that will help you cut the monthly bills

Follow just a few of these tips and you could save hundreds a year!

BY CAROLINE BLOORE 3 Feb 2022

How we're spending our money has changed so much over the past 12 months. Whether you have saved more or exhausted your funds, we all need a little financial inspiration to help us save where we can. So, check out our 25 easy money-saving tips that will help you cut the monthly bills.

Another website with advice is Goodhousekeeping:

<https://www.goodhousekeeping.com/uk/consumer-advice/money/a32224339/money-saving-tips/>

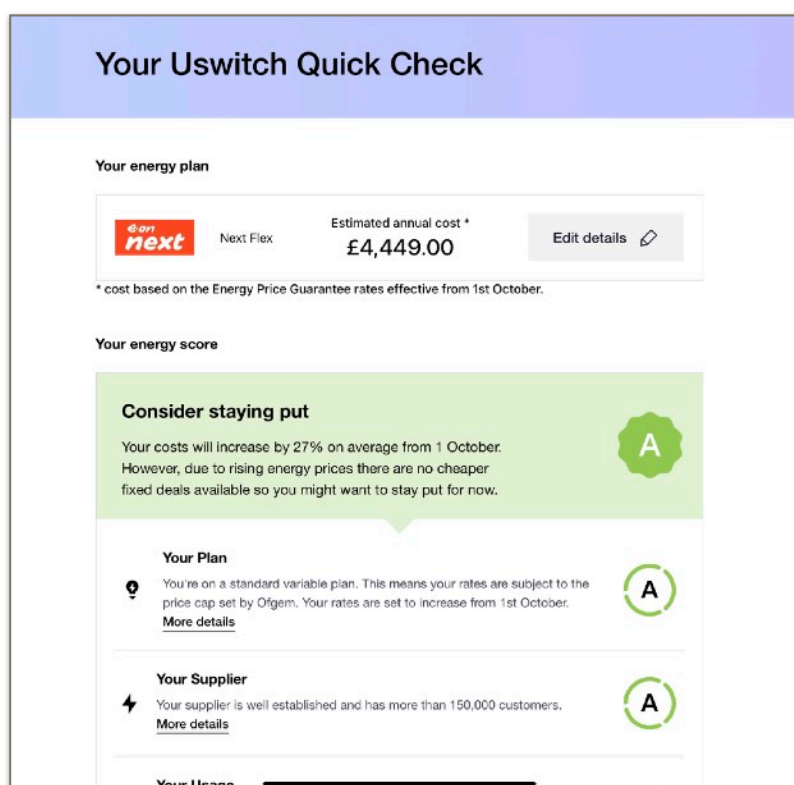
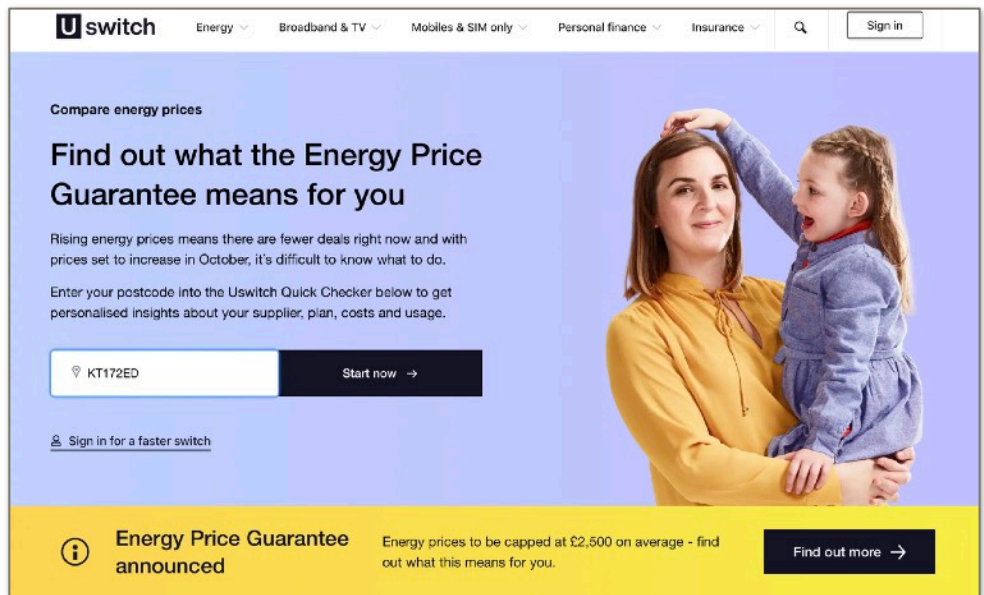
## Gas and Electricity: USwitch

Gas and electricity prices have increased enormously recently so it is a good idea to check that you are on the best tariff. There are a number of comparison websites to help you choose and one of the best known and well respected sites is USwitch. You can visit USwitch here: <https://www.uswitch.com>

USwitch is a free, independent price comparison service that helps consumers compare gas and electricity prices and [switch energy suppliers](#) to save money.

Since 2006 USwitch has been fully accredited by the [Ofgem](#) Confidence Code. With many energy comparison sites to choose from, USwitch has been one of the longest standing signatories to the Ofgem code, and a primary contributor to achieving gas and electricity pricing transparency.

USwitch makes money based on commercial agreements with some [energy suppliers](#). They charge suppliers a fee when they switch customers to them, which means they can provide consumers with a free service. Their commercial relationships help make the switching process as simple as possible for customers and in some cases allow them to negotiate exclusive deals that are not available directly from the supplier.



USwitch tries to include as many suppliers and products on the market in their comparisons as possible. However there are circumstances where a supplier or a product cannot be included in their search – for example, they may not be able to show a supplier's products because they do not have an agreement with them or because they do not wish to be included in a comparison.

The data they use to calculate your results for their [energy switching](#) services is provided directly by suppliers. They monitor all suppliers continually and update their site regularly

to ensure their results are comprehensive and accurate.

In the example above here I simply entered my Postcode and address and Uswitch immediately came back with advice **not** to change. There are no cheaper alternatives.

Now, who left that light on!

Visit Uswitch here: <https://www.uswitch.com>

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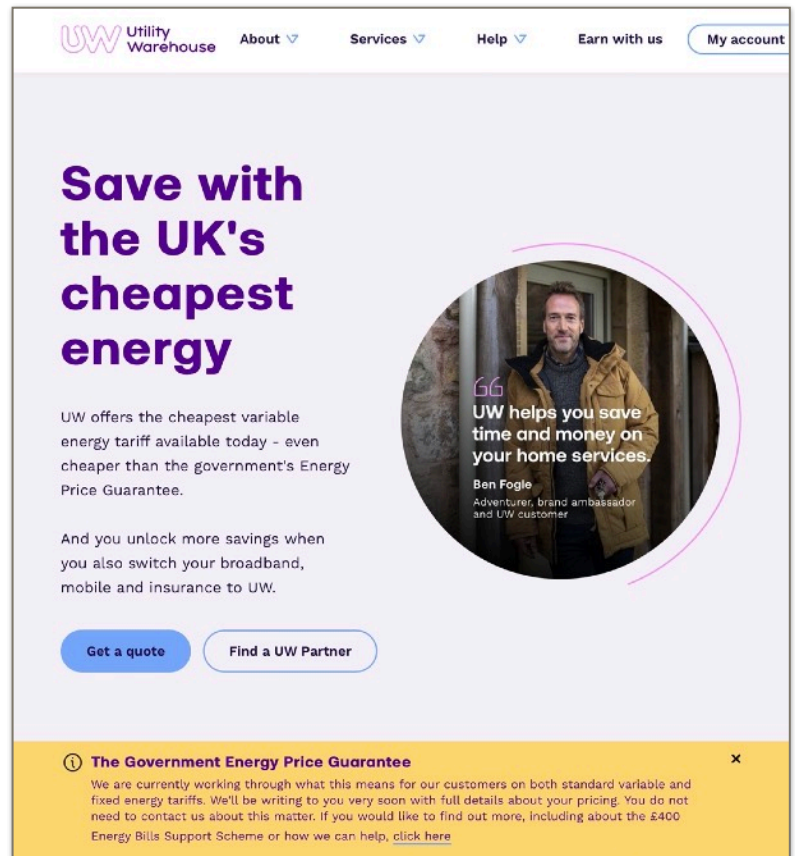
## Utility Warehouse

We have heard so many good reports about the Utility Warehouse, not least its customer service.

They can provide gas, electricity, broadband, mobile and insurance. The more you buy, the cheaper it is.

If you are interested then visit their website here:

<https://uw.co.uk/>



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## Insurance and other comparisons

There are other comparison sites covering just about everything you need. Car insurance is another expense and it is worth checking every year.

We have all seen the TV advertisements for the price comparison: the cute meerkat from [comparethemarket.com](http://comparethemarket.com) and the Welsh tenor with the moustache from [gocompare.com](http://gocompare.com), for example.



Car insurance is an expensive necessity (if you have a car, of course) and it is worth checking you are getting the best possible deal.

Here is an example of car insurance using [gocompare.com](http://gocompare.com)



**GOCOMPARE**  
Car Insurance

1 Vehicle info 2 Year info 3 Year driving 4 Year cover

### About the car

Please enter the registration number:

or enter your make and model instead

Has the car been modified, adapted and/or fitted with any optional extras such as changes to the bodywork, engine or wheels? ☐ Yes ☐ No

### Owning and using the car

When did you purchase the car?  OR ☐ Not bought car yet

1. Enter car details. By entering the reg number the car details will be found and displayed. You will need to enter date bought, modifications etc

2. More details about the car are entered, including where it is normally parked.

### About the car

#### Car details

**LC15 UUE**

**HONDA JAZZ ES PLUS iVTEC**  
20/11/2015, 1359cc, 5 door hatchback.  
Automatic, Petrol

[This isn't the right car](#)

#### This car:

- ✓ is right hand drive (UK standard)
- ✓ has 5 years
- ✓ has no tracking device
- ✓ has a manufacturer fitted alarm and/or immobiliser
- ✓ is not imported
- ✓ the car's estimated market value is £6,270

**We've used an industry standard valuation service to estimate the value.**

The valuations are based on the vehicle having an average mileage and no optional extras. An insurer will normally pay a value

**mycarcheck**

Estimated forecast sale price: **£7,570**  
Estimated private sale price: **£6,740**

3. Personal details then need to be entered including how long you have been driving, date of birth, occupation and so on.

4. Finally a list of insurers will be produced for you to review.

Visit websites here:

<https://www.gocompare.com>

<https://www.comparethemarket.com>

#### Cover options

Cover start date: 19/10/2022

Cover type: Comprehensive

Voluntary excess: £250

Protect no claims? ☐ No ☐ Yes

Payment: ☐ Annually ☐ Monthly

Optional extras: Legal assistance, Breakdown cover, Personal accidents, Country car, Windscreen cover

125 quotes found, 11 telematics quotes included.

Insurer	Legal assistance	Breakdown cover	Personal accidents	Country car	Price
<b>LVE</b>	Available to add	Available to add	Included	Available to add	Annual price: £176.19 Total Excess: £350
<b>tesco Bank</b>	Available to add	Available to add	Included	Included	Annual price: £191.51 Total Excess: £350
<b>AA</b>	Available to add	Available to add	Included	Included	Annual price: £194.94 Total Excess: £350
<b>SEAIR</b>	Available to add	Available to add	Included	Included	Annual price: £195.15 Total Excess: £350

Buying goods from shops.

You can save money when you need to buy a new TV, or toaster, or in fact anything.

Here are a couple of websites which search shops on the internet to find the cheapest price.

Pricerunner is well established and covers a huge range of goods.

The website is here:

<https://www.pricerunner.com>

Welcome to Pricerunner UK - Compare prices and products from your favourite online stores. Learn more about our services.

Products | Expert reviews | Sale | Forum | Guides | How to use | About us | Sign in

**PriceRunner**


Compare prices on 2.6 million products from 6 100 UK shops

What are you looking for today?

Home & interior | Garden & patio | Kids & family | Toys & hobbies | Gaming & entertainment | Computing | Phones & wearables | Sound & vision | Photography | Clothing & accessories | Health & beauty | Sports & outdoor | Do-it-yourself | Motor transport

Popular products

See all popular products

**Popular**  **Samsung UE43AU7100**

★ 4.7 [Rate](#) [Price alert](#) [Compare](#)

UE43AU7100 from Samsung is a 43-inch LED TV with a 3840x2160 (4K Ultra HD) resolution. Watch Netflix, HBO, YouTube or stream movies and images directly from your phone through the ... [Read more](#)


Compare prices from **£319.99** to **£549.00** · Rank 1 in TVs

43" 50" 55" 65" 70" ...

Prices Reviews and tests Statistics Product information


Only in stock Price incl. delivery Delivery Options Lowest Price

From PRC Direct  
Samsung UE43AU7100KXXU 43" AU7100 UHD 4K HDR Smart TV (2021) **£399.00**

OnBuy.com  **£319.99**


Samsung Series 7 UE43AU7100KXXU TV 109.2 cm (43") 4K Ultra HD ... **£319.99**

Was something wrong? [Report error](#)

farway.co.uk  Buyer Protection **£322.49**

Samsung AU7100 43 Inch Smart TV (2021) a Crystal 4K Smart TV Wi ... **£322.49**

Was something wrong? [Report error](#)

SAMSUNG  **£329.00**

Samsung 2021 43" AU7100 UHD 4K HDR Smart TV (UE43AU7100KX... **£329.00**

This example shows the range of prices for a popular television.


The lowest price from OnBuy is significantly cheaper than other suppliers

It was interesting that I ran this example a day later and got a different, better result.


Another similar website is <https://www.kelkoo.co.uk/>

This example shows a search for a toaster and buying from Zoro is cheaper than other suppliers.








**kelkoo**  
Find. Compare. Save.

What are you shopping for?  Categories

< Back to results | Shopping > Household Apps > Small Appliances > Toasters

 **Russell Hobbs RH8780 Futura 2 Slice Toaster Brushed and Polished Stainless Steel**  
**£33.99 - £39.47** (inc P&P)  
[Features and technical details](#)

3 of 3 results from 3 retailers Sort by: Total Price: Low - High

	Russell Hobbs RH8780 Futura 2 Slice Toaster <b>£33.99</b> Free	 <b>Zoro UK</b> Offer updated on: 22/09/2022	<a href="#">Offer details</a> <a href="#">Visit store</a>
	Russell Hobbs 18780 2 Slice Toaster - Stainless Steel <b>£35.99</b> Free	 <b>Donaghy Bros</b> Offer updated on: 23/09/2022	Delivery: 3 to 7 days <a href="#">Offer details</a> <a href="#">Visit store</a>
	Russell Hobbs Toaster 2 Slices Futura Silver - Silver <b>£39.47</b> - £35.39 +  <b>£3.48</b>	 <b>Viking Direct</b> Offer updated on: 22/09/2022	Delivery: 1-2 days <a href="#">Offer details</a> <a href="#">Visit store</a>


Similar products might interest you



# Scams

Age UK have a very useful website with comprehensive information about all type of scams and fraud.

You can visit it here:  
<https://www.ageuk.org.uk/information-advice/money-legal/scams-fraud/>



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## Scams and fraud

We'll help you spot and avoid the latest scams targeting your money.

### I've been scammed, what do I do?

If you've been the victim of a scam, you're not alone. Scams are increasingly common and many people are caught out.

What to do

### How can I keep my money and information safe from scams?

A scammer may try to approach you on your doorstep, by post, over the phone or online. They'll often pretend to be someone they're not, or make misleading offers of services or investments.

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### Pension scams

Keep your pension safe from scammers by learning how to spot a pension scam.



### Phone scams and cold calls

Find out about the different types of phone scams and how to avoid them.



### Doorstep scams

We'll help you spot a bogus trader and other fraudsters who might come to your door.



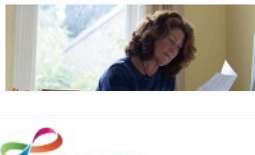
### Staying safe online


The internet has lots of positive aspects, but there are things you need to keep a lookout for.



### Investment scams

Find out how to spot an investment and use the FCA Warning List to catch an opportunity.





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## Scams and fraud

How to spot a catfish

Spotting TV Licence scams

Doorstep scams

Postal scams

Phone scams

Support for scam victims

Investment scams and fraud

Avoiding scams information guide

## Phone scams

Phone scams are a common way for criminals to con people out of money. Be aware of some of the most common phone scams and find out what you can do to stay safe.

> What is a cold call?

> What are some common types of phone scams?

> What should I do if I get a scam call?

> How can I avoid phone scams and cold calls?

> How can I report or make a complaint about a cold call?

> What should I do if I've been a victim of a phone scam?

> What should I do next?

### What is a cold call?

Cold calls are phone calls from someone trying to sell you something, even though

## What are some common types of phone scams?

It can be hard to tell the difference between a scam and cold calling. However, it's good to know some of the typical tricks that scammers use so you can be prepared.

### Bank scams

Someone may call claiming to be from your bank telling you there's a problem with your card or account. The caller will often sound professional and try to convince you that your card has been cloned or that your money is at risk.

They may ask for your account and card details, including your PIN number, and even offer to send a courier to collect your card. They may also advise transferring your money to a 'safe account' to protect it.

This is a common scam and your bank would never ask you to do this.

### Computer repair scams

A scammer may call you claiming to be from the helpdesk of a well-known IT firm, such as Microsoft. They'll tell you that your computer has a virus and will ask you to download 'anti-virus software', possibly at a cost.

This turns out to be spyware, used to get your personal details. Legitimate IT companies don't contact customers this way.

> Read our section about staying safe online for more tips and advice.

### Compensation calls

This is a call from a company asking about a car accident you've supposedly had claiming you may be entitled to compensation. Some of these could be genuine companies looking for business but others are scammers. Don't engage in these calls. If you've had an accident, call your own insurance company on the phone number provided on your policy.

### HMRC scams

You may get a call from someone claiming to be from HMRC saying there is an issue with your tax refund or an unpaid tax bill. They may leave a message and ask you to call back. Again, don't be fooled by this. HMRC would never contact you this way and would never ask you to reveal personal financial information such as your bank account details.

### Number spoofing

Scammers now have the technology to mimic an official telephone number so it comes up on your caller ID display (if you have one on your phone). This can trick you into thinking the caller is really from a legitimate organisation, such as a bank or utility company. If you're in any doubt, hang up and call the organisation directly. If possible, call them from a different phone as scammers can keep the phone line open, so that even if you hang up and call the organisation directly, the line may still be connected to the scammer. If it's not possible to use another phone then wait for at least 10 minutes before you call.

Puzzling picture



It is a mirror!

Finally



If you have a favourite App you would like to share, just let me know at [steven.p.dow@me.com](mailto:steven.p.dow@me.com)